

## Rates at a quick glance

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	RURAL	SEMI URBAN	URBAN
ACCOUNT	-	-	-	-	-
I.Savings Bank A/c	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)	-	-	-
A. Domestic					
a. With cheque book facility	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)	500	1000	1000
b. Without cheque book facility	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)	250	500	500
c. No Frills Account	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)	0	0	0
B. Non Resident	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)			
a. NRO	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)			
b. NRE	4.00 (w.e.f. 03.05.11)	4.00 (w.e.f. 03.05.11)			

### **(A) DOMESTIC TERM DEPOSIT OF LESS THAN ₹ 50 LACS**

DURATION	% P.A. wef 23.12.2011			
	PUBLIC	OTHERS		
		SENIOR CITIZEN	STAFF / EX-STAFF	EX-STAFF SENIOR CITIZEN
7 days to 14 days**	4.00	4.00	4.00	4.00
15 days and upto 90 days	7.00	7.00	8.00	8.00
91 days and upto 179 days	7.25	7.25	8.25	8.25
180 days to < 1 year	8.00	8.00	9.00	9.00
1 year to less than 3 years	9.50	10.00*	10.50	11.00*
3 years to 5 years	9.50	10.00*	10.50	11.00*
More than 5 years and upto 10 years	9.30	9.80*	10.30	10.80*

**::CARE::**

\* Applicable for minimum deposit of ₹ 10, 000.

\*\* Applicable only for deposit between ₹ 15 lacs and below ₹ 50 lacs.

### **(B) DOMESTIC TERM DEPOSIT OF ₹ 50 LACS & ABOVE BUT LESS THAN ₹ 1 CRORE**

DURATION	% P.A. wef 23.12.2011
	PUBLIC & OTHERS
7 days and upto 14 days*	8.50
15 days and upto 90 days*	8.50
91 days and upto 180 days*	8.50
181 days to < 1 year	8.00
1 year to less than 3 years	9.50
3 years to 5 years	9.50
More than 5 years and upto 10 years	9.30

\* **READY- MONEY Term Deposit**

**(C) DOMESTIC TERM DEPOSIT OF ₹ 1 CRORE & ABOVE (BULK DEPOSIT)**

DURATION	% P.A. wef 23.12.2011
	PUBLIC & OTHERS
7 days and upto 14 days*	8.50
15 days and upto 90 days*	8.50
91 days and upto 180 days*	8.50
181 days to < 1 year	8.00
1 year Only	9.50

\* **READY-MONEY Term Deposit**

**LOANS**

	RATE OF INTEREST w.e.f. 14.11.2011		Processing Charges	Processing charges w.e.f.
<b>LOANS</b>				
<b>1.Housing Loan</b>	Upto Rs.30 lakhs	More than 30 lakhs		
<b>Floating Category</b>				
Upto 5 years	11.75	11.75	Up to Rs.25000/- NIL	
More than 5 years & Upto 10 years	11.75	11.75	AboveRs.25000/- @0.50%	
More than 10 years & Upto 15 years	11.75	11.75	Max. Rs.10000/-	
More than 15 years	11.75	11.75		
<b>2. Personal Loan</b>			-	
a)Consumer Durable Loan	NA	NA	NA	NA
b)Senior Citizen Loan Scheme	NA	NA	NA	NA
<b>c)Personal Loan Scheme</b>				
<b>With check off facility</b>	15.25	-	1.00%	17.08.2011
<b>With SI/PDs</b>	15.75	-	1.00%	17.08.2011
<b>Other cases</b>	17.25	-	1.00%	17.08.2011
<b>3.Vehicle Loan</b>				
<b>a.Two Wheeler Loans</b>	18.25	-		
<b>b.Three Wheeler Loans</b>	-	-	-	
<b>c.For New Cars</b>				
UP TO 3 YEARS (LOAN Rs.7.50 LACS& MORE)	12.75		0.50% of Loan amount.	
UP TO 3 YEARS (Loans below 7.50 lacs)	12.75		min. Rs. 500/-	
Above 3 years to 5 years (All Loans)	13.25		max.Rs.10000/-	
Above 5 years to 7 years (All Loans)	14.00			
<b>d. For Old Cars</b>				
UP TO 3 YEARS	16.75		0.60%	15.04.06
Above 3 years	17.00		0.60%	15.04.06
<b>4.Educational Loans</b>	Upto Rs.4.00 lakhs	Rs.4.00 lakhs upto Rs.20 lakhs	For studies in India= NIL For Studies Abroad= NIL	
	13.00	14.50	-	

LOCKER CHARGES w.e.f. 01.04.2007									
Fee Based Services									
1.Lockers									
Type of Locker	Metro/Urban			Semi Urban			Rural		
	1 year	2 year	3 year	1 year	2year	3year	1year	2year	3year
Small	750	1500	2250	650	1300	1950	600	1200	1800
medium	1800	3600	5400	1200	2400	3600	1000	2000	3000
large	3000	6000	9000	2500	5000	7500	2500	5000	7500
extra large	5000	10000	15000	4000	8000	12000	4000	8000	12000